

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Latoyta Tranwan Amos, Debtor

**Case No. 25-50932-KMS
CHAPTER 13**

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND
LIEN AVOIDANCE**

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Dan M. Russell, Jr., U.S. Courthouse, 2012 15th Street, Suite 244, Gulfport, MS 3950, on or before August 13, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on September 16, 2025, at 01:30 PM in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: July 2, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

Fill in this information to identify your case:

Debtor 1 Latoyta Tranwan Amos
Full Name (First, Middle, Last)

Debtor 2
(Spouse, if filing) Full Name (First, Middle, Last)

United States Bankruptcy Court for the SOUTHERN DISTRICT OF MISSISSIPPI

Case number:
(If known) _____

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan**2.1 Length of Plan.**

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$578.00 (☐ monthly, ☒ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

AT&T
100 Brunie St
Hattiesburg MS 39401-0000

Debtor Latoyta Tranwan Amos

Case number _____

Joint Debtor shall pay ____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.*Check all that apply*

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims**3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).***Check all that apply.*

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

*Insert additional claims as needed.***3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..**

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
One Main Financial	\$19,749.45	2016 Chevrolet Cruze 191680 miles	\$6,010.00	\$6,010.00	10.00%

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning
-NONE-			month

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

Debtor Latoyta Tranwan Amos Case number _____

For vehicles identified in § 3.2: The current mileage is _____

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☐

None. If “None” is checked, the rest of § 3.3 need not be completed or reproduced.

☒

The claims listed below were either:

(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling.

Name of Creditor	Collateral	Amount of claim	Interest rate*
Consumer Portfolio	2022 Chevrolet Malibu 70104 miles	\$21,641.00	10.00%

*Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District.

Insert additional claims as needed.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.

☒

None. If “None” is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☐

None. If “None” is checked, the rest of § 3.5 need not be completed or reproduced.

☒

The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor’s claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
Chimefinal	Savings: Chime
Navy Federal CU	Savings: Navy Federal CU

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee’s fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee’s fees

Trustee’s fees are governed by statute and may change during the course of the case.

4.3 Attorney’s fees.

☒ No look fee: 4,600.00

Total attorney fee charged: \$4,600.00

Attorney fee previously paid: \$0.00

Debtor Latoyta Tranwan Amos Case number _____

Attorney fee to be paid in plan per confirmation order: \$4,600.00

☐ Hourly fee: \$_____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☒ The sum of \$ **25,098.23**
- ☐ _____% of the total amount of these claims, an estimated payment of \$_____
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$25,087.65**. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). *Check one.*

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signatures:

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Latoyta Tranwan Amos
Latoyta Tranwan Amos
 Signature of Debtor 1

X _____
 Signature of Debtor 2

Debtor	<u>Latoyta Tranwan Amos</u>	Case number	_____
Executed on	<u>June 27, 2025</u>	Executed on	_____
8 Park Place	_____		_____
Apt 361P	_____	Address	_____
Address	_____		_____
Hattiesburg MS 39402-0000	_____	City, State, and Zip Code	_____
City, State, and Zip Code	_____		_____
Telephone Number	_____	Telephone Number	_____
X	<u>/s/ Thomas C. Rollins, Jr.</u>	Date	<u>June 27, 2025</u>
	<u>Thomas C. Rollins, Jr. 103469</u>		_____
	Signature of Attorney for Debtor(s)		_____
	<u>P.O. Box 13767</u>		_____
	<u>Jackson, MS 39236</u>		_____
	Address, City, State, and Zip Code		_____
	<u>601-500-5533</u>	103469 MS	_____
	Telephone Number	MS Bar Number	_____
	<u>trollins@therollinsfirm.com</u>		_____
	Email Address		_____

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., attorney for the Debtor, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following parties to be served electronically via ECF:

Case Trustee
Office of the US Trustee

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by US Mail¹, postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

OneMain Financial Group, LLC
c/o C. T. Corporation System
645 Lakeland East Drive Ste 101
Flowood, MS 39232

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: July 2, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

¹ If the creditor is an insured depository institution, service has been made by certified mail.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

LATOYTA TRANWAN AMOS

CASE NO: 25-50932-KMS

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/2/2025, I did cause a copy of the following documents, described below,
Notice and Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/2/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

Attorney at Law

The Rollins Law Firm

702 W. Pine Street

Hattiesburg, MS 39401

601 500 5533

trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:
LATOYTA TRANWAN AMOS

CASE NO: 25-50932-KMS

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 7/2/2025, a copy of the following documents, described below,
Notice and Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/2/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

FIRST CLASS

ONEMAIN FINANCIAL GROUP LLC
CO C T CORPORATION SYSTEM
645 LAKE LAND EAST DR STE 101
FLOWOOD MS 39232

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 25-50932-KMS
SOUTHERN DISTRICT OF MISSISSIPPI
WED JUL 2 11-42-24 PST 2025

~~EXCLUDE~~

~~US BANKRUPTCY COURT~~
~~DAN M RUSSELL JR US COURTHOUSE~~
~~2012 15TH STREET SUITE 244~~
~~GULFPORT MS 39501-2036~~

ATT
PO BOX 5087
CAROL STREAM IL 60197-5087

ADVANCE RECOVERY
PO BOX 3590
JACKSON MS 39207-3590

AINSLEY GRP
1745 W ORANGEWOOD AVE
ORANGE CA 92868-2004

CAINE WEINER
ATTN BANKRUPTCY
5805 SEPULVEDA BLVD
SHERMAN OAKS CA 91411-2546

CAPITAL ONE
PO BOX 60599
CITY OF INDUS CA 91716-0599

CASHNET USA
175 W JACKSON
STE 1000
CHICAGO IL 60604-2863

CHIMEFINAL
ATTN BANKRUPTCY
PO BOX 417
SAN FRANCISCO CA 94104-0417

COMPREHENSIVE RADIO
PO BOX 3488
TUPELO MS 38803-3488

CONSUMER PORTFOLIO
19500 JAMBOREE RD
IRVINE CA 92612-2437

CREDIT COLLECTION
PO BOX 607
NORWOOD MA 02062-0607

FORREST GENERAL
PO BOX 16389
HATTIESBURG MS 39404-6389

FRANKLIN SERVICE INC
2978 WEST JACKSON ST
PO BOX 3910
TUPELO MS 38803-3910

FROSTARNETT CO
PO BOX 1280
OAKS PA 19456-1280

(P)GROW CREDIT INC
PO BOX 10237
MARINA DEL REY CA 90295-6237

KEESLER FEDERAL CREDIT
PO BOX 7001
BILOXI MS 39534-7001

KESSLER WILLIAMS
1401 S BRENTWOOD BLVD
STE 950
SAINT LOUIS MO 63144-1431

KIKOFF
ATTN BANKRUPTCY
75 BROADWAY SUITE 226
SAN FRANCISCO CA 94111-1458

(P)KORNERSTONE CREDIT LLC
406 W SOUTH JORDAN PKWY
SUITE 600
SOUTH JORDAN UT 84095-3943

MERIT HEALTH WESLEY
5001 HARDY ST
HATTIESBURG MS 39402-1308

MIDLAND CREDIT MANAGEM
PO BOX 60578
LOS ANGELES CA 90060-0578

NPAS SOLUTIONS
PO BOX 505606
SAINT LOUIS MO 63150-5606

NATIONAL CREDIT ADJUST
PO BOX 3023
327 W 4TH STREET
HUTCHINSON KS 67501-4842

NAVY FEDERAL CU
ATTN BANKRUPTCY
PO BOX 3302
MERRIFIELD VA 22119-3302

NEWTON FAMILY
360 SIMPSON HWY 149
STE 140
MAGEE MS 39111-3840

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

ONE MAIN FINANCIAL
4400 AMBASSADOR CAFFER
PKWY STE G
LAFAYETTE LA 70508-6760

PARISH ANES OF TULANE
PO BOX 919124
DALLAS TX 75391-9124

PEDIATRIC GROUP
2308 E MAIN ST
STE G
NEW IBERIA LA 70560-4029

(P)POSSIBLE FINANCIAL INC
PO BOX 98686
LAS VEGAS NV 89193-8686

REGIONS
1900 FIFTH AVE
BIRMINGHAM AL 35203-2670

RISE CREDIT OF MS
4150 INTERNATIONAL PLA
STE 300
FORT WORTH TX 76109-4819

SELF FINANCIAL INC
ATTN BANKRUPTCY
515 CONGRESS AVE
STE 1550
AUSTIN TX 78701-3539

SOUTHERN UROLOGY CLINI
139 FAIRCHILD DR
HATTIESBURG MS 39402-1303

TRUEACCORD
16011 COLLEGE BLVD
LENEXA KS 66219-1366

TULANE UNIVERSITY MEDI
PO BOX 3475
TOLEDO OH 43607-0475

UNITED REVENUE CORP
ATTN BANKRUPTCY
204 BILLINGS ST
STE 120
ARLINGTON TX 76010-2495

~~EXCLUDE~~
~~UNITED STATES TRUSTEE~~
~~501 EAST COURT STREET~~
~~SUITE C 430~~
~~JACKSON MS 39201-5022~~

WELLS FARGO BANK NA
ATTN BANKRUPTCY
1 HOME CAMPUS MAC
DES MOINES IA 50328-0001

WILKINSON LAW FIRM
51 KEYWOOD CIRCLE
FLOWOOD MS 39232

~~EXCLUDE~~
~~(P)DAVID RAWLINGS~~
~~ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE~~
~~PO BOX 566~~
~~HATTIESBURG MS 39403-0566~~

DEBTOR
LATOYTA TRANWAN AMOS
8 PARK PLACE
APT 361P
HATTIESBURG MS 39402-1581

~~EXCLUDE~~
~~THOMAS CARL ROLLINS JR~~
~~THE ROLLINS LAW FIRM PLLC~~
~~PO BOX 13767~~
~~JACKSON MS 39236-3767~~